

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS**

In Re:

Annette Mallory

Debtor

BK No.: 22-14906

Chapter 13

Honorable Judge Carol A. Doyle

OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

NewRez LLC dba Shellpoint Mortgage Servicing as servicer for MCLP Asset Company, Inc. (the “Movant”), by and through its attorney, Noonan & Lieberman Ltd., hereby moves this Court for an order Denying Confirmation of Chapter 13 Plan. In further support thereof, Movant respectfully states:

1. A Petition under Chapter 13 of the United States Bankruptcy Code was filed with respect to the Debtor on December 28, 2022.

2. Movant holds a note (or services a loan) secured by a mortgage on the real property located at 6012 S. Sangamon St., Chicago, IL 60621 (the “Property”).

3. On Schedule A/B of the Debtor’s Petition, the Debtor claims to have a “1/2 interest in [the Property] pursuant to quit claim deed dated 11/23/2022”. However, a review of the Cook County Recorder of Deeds shows no record of the alleged quit claim deed.

4. The Debtor did not execute the note, did not execute the mortgage, and is not a titleholder of record. Therefore, Movant objects to any inclusion of the Property in the Debtor’s Plan.

5. Alternatively, should this Court determine that the Debtor has an interest in the Property that would allow her to pay and cure the loan through the Plan, the amount owed to Movant is understated.

6. The pre-petition arrearage due the Movant is \$35,971.18.

7. The Debtor’s plan provides that the Trustee is to pay the Movant only \$28,458.73 as and for its arrearage claim, rendering the Plan unfeasible as proposed.

WHEREFORE, Movant prays that confirmation of the plan be denied and for such other relief as this Court deems proper.

Respectfully submitted,

/s/ Jill Sidorowicz

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